

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MAINE

In re: RAYMOND GUILBAULT	§	Case No. 07-20985
MICHELLE GUILBAULT	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Peter C. Fessenden, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/31/2007.
- 2) The plan was confirmed on 04/02/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 11/03/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/01/2012, 06/10/2009, 01/15/2013.
- 5) The case was completed on 01/25/2013.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,822.00.
- 10) Amount of unsecured claims discharged without full payment: \$77,904.40.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 35,695.00	
Less amount refunded to debtor	\$ 0.00	
NET RECEIPTS		\$ 35,695.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,034.50	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,300.01	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,334.51
Attorney fees paid and disclosed by debtor:	\$ 3,000.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CITIZENS BANK	Sec	54,624.65	55,122.42	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	2,063.35	2,155.02	2,155.02	727.24	0.00
PORTFOLIO RECOVERY	Uns	23,232.53	23,880.90	23,880.90	8,058.94	0.00
Chase Bank USA, N.A.	Uns	918.41	957.51	957.51	323.12	0.00
PORTFOLIO RECOVERY	Uns	1,203.69	1,254.46	1,254.46	423.33	0.00
eCAST SETTLEMENT	Uns	750.14	841.02	841.02	283.81	0.00
eCAST SETTLEMENT	Uns	1,671.64	1,737.20	1,737.20	586.24	0.00
eCAST SETTLEMENT	Uns	23,638.73	23,889.13	23,889.13	8,061.71	0.00
eCAST SETTLEMENT	Uns	22,670.90	23,090.56	23,090.56	7,792.22	0.00
Resurgent Capital Services	Uns	11,500.86	12,160.97	12,160.97	4,103.88	0.00
BANK OF AMERICA	Sec	82,818.46	NA	NA	0.00	0.00
BANK OF AMERICA	Sec	110,000.00	NA	NA	0.00	0.00
CIRCUIT CITY	Uns	472.47	NA	NA	0.00	0.00
E*TRADE	Uns	4,914.45	NA	NA	0.00	0.00
HOME DEPOT	Uns	886.61	NA	NA	0.00	0.00
TREE HOUSE CHILD CARE, INC.	Uns	275.00	NA	NA	0.00	0.00
CHASE	Uns	11,749.59	NA	NA	0.00	0.00
LEE ANNE GRAYBEAL, ESQ.	Lgl	0.00	2,078.00	2,078.00	2,078.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
LEE ANNE GRAYBEAL, ESQ.	Lgl	0.00	592.50	592.50	592.50	0.00
LEE ANNE GRAYBEAL, ESQ.	Lgl	0.00	3,364.00	3,364.00	364.00	0.00
RESERVE	Adm	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 89,966.77	\$ 30,360.49	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,334.51	
Disbursements to Creditors	\$ 30,360.49	
TOTAL DISBURSEMENTS:		\$ 35,695.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 07/19/2013

By: /s/Peter C. Fessenden
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.